Special Liability Group



One Tower Square Hartford, CT 06183-6016

March 3, 1998

Michael David Lichtenstein, Esq. Lowenstein, Sandler, Kohl, Fisher & Boylan 65 Livingston Avenue Roseland, NJ 07068

Re: Marmon Group

Claimant: U.S. Department of Justice

Dear Mr. Lichtenstein:

This letter serves to acknowledge the receipt of your correspondence dated October 31, 1997, concerning the above-captioned matter.

Travelers Casualty and Surety Company, formerly known as The Aetna Casualty and Surety Company (hereinafter "Travelers"), is currently investigating this claim under a complete reservation of rights. All further correspondence should be sent to my attention at the address listed above. Additionally, please provide a contact name and address for the insured.

Travelers fully reserves its rights in this matter and neither this acknowledgment nor any future communication shall be deemed or construed as a waiver of any of our rights and defenses including, but not limited to, any of the rights and defenses provided under any contract of insurance that may have been issued by Travelers.

If you have any questions regarding this matter, please feel free to contact me at the above address or at (860) 954-2111.

Sincerely,

Jon-Erik Magnus

Associate Account Executive

JEM/pdm

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